

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MAYRA C MERCADO

Debtor(s)

Case No. 16-16634

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/17/2016.
- 2) The plan was confirmed on 07/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/05/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/05/2019.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,180.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$12,180.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$510.31
Other	\$17.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,527.31**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
IST CRD SVC	Unsecured	767.00	NA	NA	0.00	0.00
AARONS SALES & LEASE OWNERSH	Unsecured	912.08	NA	NA	0.00	0.00
Acceptance Now	Secured	500.00	NA	500.00	500.00	25.06
Acceptance Now	Unsecured	3,050.00	NA	NA	0.00	0.00
Afni, Inc.	Unsecured	434.00	NA	NA	0.00	0.00
Afni, Inc.	Unsecured	195.00	NA	NA	0.00	0.00
ARCHER BANK	Unsecured	400.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	504.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SVCS LLC	Unsecured	663.85	NA	NA	0.00	0.00
CBE GROUP	Unsecured	703.00	NA	NA	0.00	0.00
CHASE	Unsecured	120.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	5,376.20	5,801.18	5,801.18	746.58	0.00
COMCAST	Unsecured	300.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	585.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,470.55	3,643.66	3,643.66	468.92	0.00
Credit Protection Asso	Unsecured	2,649.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	687.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	773.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	0.00	NA	NA	0.00	0.00
EXALUBUR CREDIT SERVICE	Unsecured	1,655.00	NA	NA	0.00	0.00
H E STARK AGENCY	Unsecured	310.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	486.00	NA	4,264.64	548.85	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	2,850.00	7,600.64	3,336.00	3,336.00	160.18
LVNV FUNDING	Unsecured	587.00	NA	NA	0.00	0.00
MASTERCARD	Unsecured	1,000.00	NA	NA	0.00	0.00
OVERLAND BOND & INVESTMENT	Unsecured	11,081.09	11,081.09	11,081.09	1,426.07	0.00
QUANTUM3 GROUP LLC	Unsecured	500.00	623.68	623.68	80.26	0.00
QUANTUM3 GROUP LLC	Secured	500.00	NA	NA	0.00	0.00
RJM ACQUISITIONS	Unsecured	136.00	NA	NA	0.00	0.00
SANTANDER/MID AMERICA B&T	Unsecured	1,692.00	1,692.59	1,692.59	217.83	0.00
Shindler Keith Scott	Unsecured	912.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STANDARD BANK	Secured	200.00	NA	NA	0.00	0.00
STANDARD BANK	Unsecured	800.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	1,297.00	NA	NA	0.00	0.00
Stellar Recovery Inc	Unsecured	687.00	NA	NA	0.00	0.00
TCF BANK	Unsecured	500.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	1,206.00	1,110.69	1,110.69	142.94	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	1,206.80	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,336.00	\$3,336.00	\$160.18
All Other Secured	\$500.00	\$500.00	\$25.06
<b>TOTAL SECURED:</b>	<b>\$3,836.00</b>	<b>\$3,836.00</b>	<b>\$185.24</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,217.53</b>	<b>\$3,631.45</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>		
Expenses of Administration	<u>\$4,527.31</u>	
Disbursements to Creditors	<u>\$7,652.69</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$12,180.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/05/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.